



85ER-00143
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kopold et al. :
Serial No.: 10/656,822 : Art Unit:
Filed: September 5, 2003 : Examiner:
For: METHODS AND SYSTEMS :
FOR COMPUTING ESTIMATED :
AND ACTUAL ACCRUALS :
FOR A BUSINESS ENTITY :

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Daniel M. Fitzgerald, Reg. No. 38,880

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following are submitted in the above application in compliance with 37 CFR 1.97 and 37 CFR 1.98.

- ☒ 1. A list of documents on Form PTO-1449 or Substitute together with copies of each identified document and a translation thereof or a concise explanation of each non-English language document or a Search Report or communication from a non-US patent office or an International Search Report from an International Searching Authority for a patent application filed via the Patent Cooperation Treaty or document(s) cited in the application or the priority application.

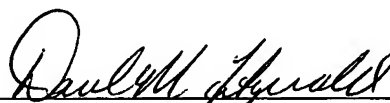
This paper is submitted in accordance with:

- ☒ 2. 37 CFR 1.97(b): [within three months of national, non-CPA filing, prior to first Office Action, on the merits, or prior to first office action after filing an RCE]

- ☐ 3. 37 CFR 1.97(c): [before Final Office Action, Allowance, or other action closing prosecution, whichever is earlier]; and
- ☐ a. The required Certification made in item 5 below; or
- ☐ b. The \$180.00 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 6 below.
- ☐ 4. 37 CFR 1.97(d): [on or before issue fee payment]; and
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- ☐ a. Each item of information contained in this Statement was first cited in any communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of this Statement; or
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- ☐ Enclosed is a check in the amount of \$ _____ in payment of all applicable fees associated with the submittal of this Information Disclosure Statement.

This document is submitted in duplicate.

Respectfully Submitted,



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Complete if Known

Application Number	10/656,822
Filing Date	September 5, 2003
First Named Inventor	Wolfgang Kopold
Art Unit	
Examiner Name	
Attorney Docket Number	85ER-00143

U. S. PATENT DOCUMENTS

[illegible]

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